



A MESSAGE FROM THE CEO

Dear Member,

It's hard to believe that the 2023 year is nearing its end! Please know that UT Federal Credit Union's team is available and ready to assist with your financial needs this holiday season and in the new year. In addition, our newsletter highlights a few of our product options to make holiday purchases easy and cost-effective. For more information, please visit our website or contact one of our offices.

We wish you the very best for a safe and enjoyable holiday season!

Sincerely

Beverly Trost

Come Celebrate! CREDIT UNION WEEK!

October 16th - 20th

In Celebration of Credit Union Week, we would like to THANK & CELEBRATE OUR WONDERFUL MEMBERS!

Make sure to stop in during the week to pick up your free 2024 pocket calendar!

FREE LUNCH


Stop by the Hill Avenue office starting at 11 a.m. on Thursday October 19th for your free lunch

HOLIDAYS & OFFICE CLOSINGS

 **Veteran's Day**
Friday, November 10th
ALL OFFICES CLOSED

Thanksgiving
Thursday, November 23rd
& Friday, November 24th
ALL OFFICES CLOSED

 **Christmas**
Monday, December 25th &
Tuesday, December 26th
ALL OFFICES CLOSED

 **New Year's Day**
Monday, January 1st
ALL OFFICES CLOSED

Martin Luther King Day
Monday, January 15th
ALL OFFICES CLOSED



Holly Jolly Holidays with The 12 Gifts of Christmas!



December 7, 2023 through December 22, 2023 -- **a gift per day!**

A drawing each day for a \$25 gift card if you do one of the following:

- Open a checking account with payroll deposit and e-statements
- Visa -- new or increase (approved)
- New Loan -- Unsecured or Auto (approved)

On the 12th day all names go back into the drawing on December 22 for a **\$250 gift card**

Holiday Specials



USE YOUR UTFCU VISA CREDIT CARD THIS HOLIDAY SEASON

Shop with your VISA Credit Card from November 1st through December 31st, 2023 and receive 3.9% APR on all purchases until July 1st, 2024.

Plus, 2x Score Card Reward Points!

*Offer applies to cards in good standing.

** Any unpaid promotional balance will revert back to standard APR on July 1st, 2024.

SKIP-A-PAY FOR THE HOLIDAY!

We are gifting you the opportunity to skip-a-payment in either November or December to help you keep more extra cash in your pocket for the holidays.

You can find the skip-a-pay letter on our website under SPECIALS. In order for a member to be eligible ALL accounts must be in good standing and ALL loans must be current.

The fee for skipping a payment is \$40 per loan and a co-signer will be required if one has signed loan documents. All signatures will be verified.

If you choose to take advantage of this program, you will extend the term of the loan you choose to skip by one month. Skip-a-pay is equal to two biweekly payments or one monthly payment.



WE'VE GOT YOU COVERED

Borrow up to \$3,000 with an interest rate of 6.99% APR for 12 months!*

*New money only. Risk-based lending does not apply.

October 1st - December 31st



Don't have a UTFCU Credit Card?



NOW IS THE BEST TIME TO OPEN ONE!

Open a UTFCU Visa Credit Card and receive 0% APR for 6 MONTHS!*

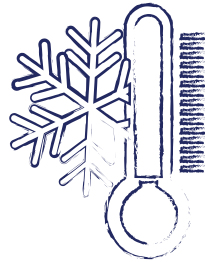
*0.0% fixed intro APR for new cardholders for 6 months. After that, your fixed rate will apply.

VISA SCORECARD POINTS

Let us help you "cash" those points!

- 25,000 points could get you a 1/4% discount rate on your next signature loan up to \$5,000
- 100,000 points will get you a 1/2% discount rate off your next auto loan

LET THOSE POINTS WORK FOR YOU!



Snow is Coming!

We follow University policy for inclement weather. If the University is closed, so are we. If you would like to be added to our e-mail list for these notifications please call the Hill Ave. location.



STOCKING STUFFERS

FoodieCards feature over 52 of the best local restaurants, each one is represented by a different card in your FoodieDeck! Each card in the deck is a coupon worth \$10 off your order.* That's over \$540 in value!

Purchase at any of our 3 locations for \$25!

*minimum purchase required



CREDIT UNIONS ARE NOT-FOR-PROFIT

In contrast to big banks whose profits go to their corporate stakeholders, credit unions return their earnings to their Members and communities.

At credit unions, the Members are the stakeholders! Credit unions will return their profit to their Members in the form of rate discounts, lower fees and free services.

*The Perfect Holiday Gift.
A UT Federal Credit Union
Savings Account!*

It's a great idea to get that special child in your life started on saving for the future. For minors under the age of 16, savings accounts can be set up as custodial accounts, with an adult as the responsible party. A minimum balance of \$25 is required. Visit a branch to open a savings account today!

Another great holiday gift idea. A Visa Gift Card!



Visa Gift Card advantages:

- Gift cards may be purchased by members only in any denomination from \$10 to \$1,000.
- Activated upon purchase at any branch a \$3 activation fee applies to the purchase of each Visa Gift Card.



MAIN OFFICE

5248 Hill Avenue
 Toledo, Ohio 43615
 Ph: 419-534-3770
 Fax: 419-534-3780
 8am- 4pm Mon. - Thurs.
 8am- 6pm Fri*
 *Lobby closes at 4:00pm

UT MAIN CAMPUS OFFICE

Student Union, Room 1570
 2801 West Bancroft St., MS 124
 Toledo, Ohio 43606
 Ph: 419-530-2316
 Fax: 419-530-8426
 8am- 4pm Mon. - Fri.

UT HEALTH SCIENCE CAMPUS OFFICE

Mulford Library, Room 013E
 3025 Library Circle Dr., MS 1080
 Toledo, Ohio 43614
 Ph: 419-383-4470
 Fax: 419-383-2850
 9am- 3pm Mon. - Fri.

LOANS

AUTOMOBILES & MOTORCYCLES AS LOW AS...

Year	Rate	Term
2022-2023*	6.49% APR	Up to 72 Months
2021-2022	6.49% APR	Up to 72 Months
2015-2020	6.49% APR	Up to 60 Months
2013-2014	6.49% APR	Up to 48 Months

(*Previously untitled motor vehicles)

We are part of the Credit Union Indirect Auto Lending Program which allows members to fill out and sign paperwork at the majority of dealerships in the area.

Boats As Low As...

Loan Amount	Rate	Term
Up to \$15,000	7.74% APR	Up to 72 Months
Over \$15,000	7.99% APR	Up to 120 Months

Tent Campers, Snowmobiles, ATV's & Personal Watercraft As Low As 7.99% APR

Other Loans

Type	Base Rate
Signature	9.00% APR
Share Covered	4.05% APR
Tuition	4.99% APR
VISA Platinum	7.90% or 12.00% APR

First Mortgages, Second Mortgages and Home Equity Lines of Credit Also Available!

*Annual Percentage Rates are based on the member's individual credit worthiness. Risk based pricing applies. Rates will never exceed the limit set by the NCUA. Credit Union Usury Rate cannot exceed 18%. Loans exempt from Risk Based Pricing are: Tuition Loans, and Home Equity Loans.

**Current savings rate plus 4%.

WE DO BUSINESS IN ACCORDANCE WITH THE FEDERAL FAIR HOUSING LAW & THE EQUAL CREDIT OPPORTUNITY ACT.

UNIVERSITY OF TOLEDO FEDERAL CREDIT UNION BOARD OF DIRECTORS

BOARD OF DIRECTORS

Thomas Trimble, Chairman
 Kellie McGilvray, Vice Chairman
 Deborah Sobczak, Treasurer
 Mary Morrison
 Aleiah Jones
 JonDareo' Northington
 Richard Springman

SUPERVISORY COMMITTEE

Crystal Taylor
 Richard Springman
 Laurie Flowers

OPERATIONS MANAGEMENT

Bev Trost, Interim CEO

SAVINGS

NATURE OF DIVIDENDS

- Dividends are paid from available earnings after required transfer to reserves.
- All Dividends are accrued daily.
- Dividends are compounded and paid quarterly. Dividends will not be paid if account is closed prior to accrued dividends being credited to account.
- Dividends are set by the Board of Directors.
- Dividends are subject to change without notice.
- Dividends are expressed as APY... Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the rate and the frequency of compounding for an annual period.
- Fees or other conditions may reduce earnings.

Savings Accounts

0.05% APY paid 9/30/23

Savings Certificates

12 mo./\$1000 min.	3.60% APR	3.65% APR
24 mo./\$1000 min.	3.70% APR	3.75% APR
36 mo./\$1000 min.	3.80% APR	3.85% APR
48 mo./\$1000 min.	3.90% APR	3.96% APR
60 mo./\$1000 min.	4.00% APR	4.06% APR

IRA Certificates

12 mo./\$1000 min.	3.60% APR	3.65% APR
24 mo./\$1000 min.	3.70% APR	3.75% APR
36 mo./\$1000 min.	3.80% APR	3.85% APR
48 mo./\$1000 min.	3.90% APR	3.96% APR
60 mo./\$1000 min.	4.00% APR	4.06% APR

IRA Account

0.10% APY
 0.10% APY
 paid 9/30/23
 to be paid 12/31/23

Money Market

\$2,500 - 10,000	2.50%*	2.53% APY
\$10,001+ - 50,000	2.75%*	2.79% APY
\$50,001+ - 100,000	2.85%*	2.89% APY
\$100,000+	3.00%*	3.04% APY

**WITH THE FLUCTUATING ECONOMIC CONDITIONS,
 RATES AND TERMS ARE SUBJECT TO CHANGE
 AFTER OCTOBER 1, 2023.**

